

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-18952-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Esmeralda L Arevalo
123 Berkeley Terrace
Plainfield, NJ 07062

Social Security No.:
xxx-xx-3668

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on November 15, 2024.

Dated: November 15, 2024
JAN: zlh

Jeanne Naughton
Clerk

In re:
Esmeralda L Arevalo
Debtor

Case No. 24-18952-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 15, 2024

User: admin
Form ID: plncf13

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Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Esmeralda L Arevalo, 123 Berkeley Terrace, Plainfield, NJ 07062-1501 |
| 520387820 | + Club Exploria LLC, 4150 N. Drinkwater Blvd, Scottsdale, AZ 85251-3611 |
| 520436111 | + GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730 |
| 520387839 | + Maritza Arevalo, 123-125 Berkeley Avenue, Plainfield, NJ 07062-1501 |
| 520387840 | + Michael Steed, 2253 Price Street, Rahway, NJ 07065-4423 |
| 520387859 | + Shanette Steed, 2253 Price Street, Rahway, NJ 07065-4423 |
| 520387863 | + Synchrony Bank/Old Navy, PO Box 8803, Wilmington, DE 19899-8803 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 15 2024 21:07:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 15 2024 21:07:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520387812 | + Email/Text: BarclaysBankDelaware@tsico.com | Nov 15 2024 21:06:00 | Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801 |
| 520387813 | + Email/Text: BarclaysBankDelaware@tsico.com | Nov 15 2024 21:06:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 520387814 | Email/Text: caineweiner@ebn.phinsolutions.com | Nov 15 2024 21:06:14 | Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, 4th Floor, Sherman Oaks, CA 91411 |
| 520387815 | Email/Text: caineweiner@ebn.phinsolutions.com | Nov 15 2024 21:06:14 | Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413 |
| 520387816 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:00:41 | Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034 |
| 520387817 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:15:33 | Cbna, PO Box 6217, Sioux Falls, SD 57117-6217 |
| 520452080 | Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:14:09 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 520387819 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:15:09 | Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 520387818 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:13:52 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040 |
| 520387821 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 520387822 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/Lane Bryant, PO Box 182789, |

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| | | | Columbus, OH 43218-2789 |
| 520387823 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 520387824 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/New York, PO Box 182789, Columbus, OH 43218-2789 |
| 520387825 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 520387826 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 15 2024 21:07:00 | Comenity Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789 |
| 520387827 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:15:25 | Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 520387828 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 15 2024 21:13:43 | Costco Citi Card, PO Box 6190, Sioux Falls, SD 57117-6190 |
| 520395065 | Email/Text: mrdiscen@discover.com | Nov 15 2024 21:04:00 | Discover Bank, PO Box 3025, New Albany, OH 43054-3025 |
| 520387830 | + Email/Text: mrdiscen@discover.com | Nov 15 2024 21:04:00 | Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939 |
| 520387829 | + Email/Text: mrdiscen@discover.com | Nov 15 2024 21:04:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 520387831 | + Email/Text: cashiering-administrationservices@flagstar.com | Nov 15 2024 21:08:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 520387832 | + Email/Text: cashiering-administrationservices@flagstar.com | Nov 15 2024 21:08:00 | Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 520449952 | + Email/Text: cashiering-administrationservices@flagstar.com | Nov 15 2024 21:08:00 | Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639 |
| 520387833 | + Email/Text: bankruptcy@greenskycredit.com | Nov 15 2024 21:04:00 | Greensky, Attn: Bankruptcy, 1797 NE Expressway, Ste 100, Atlanta, GA 30329-2451 |
| 520387834 | + Email/Text: bankruptcy@greenskycredit.com | Nov 15 2024 21:06:00 | Greensky, 5565 Glenridge Connector, Atlanta, GA 30342-4796 |
| 520448692 | Email/Text: JCAP_BNC_Notices@jcap.com | Nov 15 2024 21:07:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 520387837 | ^ MEBN | Nov 15 2024 20:56:08 | Liberty Savings FCU, 666 Newark Ave, Jersey City, NJ 07306-2398 |
| 520387835 | ^ MEBN | Nov 15 2024 20:56:09 | Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398 |
| 520387848 | + Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Nov 15 2024 21:14:54 | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387841 | + Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Nov 15 2024 21:26:53 | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387858 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Nov 15 2024 21:05:00 | Progressive Insurance, PO Box 512926, Los Angeles, CA 90051-0926 |
| 520454909 | Email/PDF: resurgentbknofications@resurgent.com | Nov 15 2024 20:59:53 | Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520387860 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 15 2024 21:15:07 | Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 520387861 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 15 2024 21:14:57 | Synchrony Bank/HHGregg, PO Box 71757, Philadelphia, PA 19176-1757 |
| 520387862 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 15 2024 21:00:05 | Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 520387864 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |

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| | | Nov 15 2024 21:00:36 | Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 520387866 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Nov 15 2024 21:00:39 | Synchrony Bank/TJX, PO Box 71737, Philadelphia, PA 19176-1737 |
| 520387868 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Nov 15 2024 21:15:13 | Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 520387869 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Nov 15 2024 20:59:44 | Synchrony/Ashley Furniture Homestore, PO Box 71757, Philadelphia, PA 19176-1757 |
| 520450853 | + Email/PDF: ebn_ais@aisinfo.com | | |
| | | Nov 15 2024 21:13:33 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 520387838 | *+ | Liberty Savings FCU, 666 Newark Ave, Jersey City, NJ 07306-2398 |
| 520387836 | *+ | Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398 |
| 520387850 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387851 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387852 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387853 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387854 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387855 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387856 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387857 | *+ | Navient, PO Box 300001, Greenville, TX 75403-3001 |
| 520387842 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387843 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387844 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387845 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387846 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387847 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387849 | *+ | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 520387865 | *+ | Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 520387867 | *+ | Synchrony Bank/TJX, PO Box 71737, Philadelphia, PA 19176-1737 |

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2024 at the address(es) listed below:

District/off: 0312-2

User: admin

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| Name | Email Address |
|---------------------|---|
| Denise E. Carlon | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Herbert B. Raymond | on behalf of Debtor Esmeralda L Arevalo herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4